

<i>SERFF Tracking Number:</i>	<i>CEUL-125826329</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Central United Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>40326</i>
<i>Company Tracking Number:</i>	<i>AR_COLONIALADV_2008</i>		
<i>TOI:</i>	<i>H07I Individual Health - Specified Disease - Limited Benefit</i>	<i>Sub-TOI:</i>	<i>H07I.002A Dread Disease - Cancer Only</i>
<i>Product Name:</i>	<i>Colonial Cancer Advantage</i>		
<i>Project Name/Number:</i>	<i>Colonial Cancer Advantage/</i>		

Filing at a Glance

Company: Central United Life Insurance Company

Product Name: Colonial Cancer Advantage SERFF Tr Num: CEUL-125826329 State: ArkansasLH

TOI: H07I Individual Health - Specified Disease - Limited Benefit SERFF Status: Closed State Tr Num: 40326

Sub-TOI: H07I.002A Dread Disease - Cancer Only Co Tr Num: AR_COLONIALADV_2008 State Status: Approved-Closed

Filing Type: Rate Co Status: Reviewer(s): Rosalind Minor

Authors: Velvet Giron, Tracey Mancill

Date Submitted: 09/23/2008 Disposition Date: 10/01/2008

Implementation Date Requested: 12/01/2009 Disposition Status: Approved-Closed

State Filing Description:

General Information

Project Name: Colonial Cancer Advantage

Project Number:

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: 45%

Filing Status Changed: 10/01/2008

State Status Changed: 10/01/2008

Corresponding Filing Tracking Number:

Filing Description:

Re:

NAIC # 61883 Central United Life Insurance Company

Rate Increase: Colonial Cancer Advantage

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

SERFF Tracking Number:	CEUL-125826329	State:	Arkansas
Filing Company:	Central United Life Insurance Company	State Tracking Number:	40326
Company Tracking Number:	AR_COLONIALADV_2008		
TOI:	H071 Individual Health - Specified Disease - Limited Benefit	Sub-TOI:	H071.002A Dread Disease - Cancer Only
Product Name:	Colonial Cancer Advantage		
Project Name/Number:	Colonial Cancer Advantage/		

Dear Ms. Minor:

An actuarial study of our business in this line has revealed that our current rates are inadequate to support our experience. We have included the required Actuarial Memorandum detailing the actuarial analysis of our experience.

The Company is requesting a 45% rate increase. The increase will be applied uniformly to all policyholders within the state.

We propose to implement these rates beginning with the first billing cycle or policy anniversary date, following approval.

We appreciate the Department's time and consideration in the review of this filing.

Company and Contact

Filing Contact Information

Tracey Mancill, Rate Analyst	TMancill@manhattanlife.com
2727 Allen Parkway	(713) 832-6532 [Phone]
Houston, TX 77019-2100	(713) 529-9425[FAX]

Filing Company Information

Central United Life Insurance Company	CoCode: 61883	State of Domicile: Arkansas
Wortham Tower	Group Code:	Company Type:
2727 Allen Parkway		
Houston, TX 77019-2100	Group Name:	State ID Number:
(713) 529-0045 ext. [Phone]	FEIN Number: 42-0884060	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	Rates=\$50

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Per Company:	No		

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COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Central United Life Insurance Company	\$50.00	09/23/2008	22668105

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	10/01/2008	10/01/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Exhibit A - Rates	Rate	Velvet Giron	10/01/2008	10/01/2008

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request for a 45% rate increase.	Note To Filer	Rosalind Minor	09/30/2008	09/30/2008

<i>SERFF Tracking Number:</i>	<i>CEUL-125826329</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 10/01/2008

Implementation Date:

Status: Approved-Closed

Comment: We are approving a 25% rate increase to be implemented 1/1/09 and a 20% rate increase to be implemented twelve months after the 25% rate increase is implemented. The approval is subject to the following conditions:

1. Rate increases will not be given prior to the first annual anniversary date of any policy.
2. After the first annual anniversary date of any policy, increases will not be given more frequently than once in a twelve (12) month period.
3. All increases in rates, other than change in age or an individual moving to another geographical area, must be submitted to our Department for approval

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Central United Life Insurance Company	45.000%	\$160,326	165	\$356,280	45.000%	45.000%	45.000%

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Rate (revised)	Exhibit A - Rates	Approved-Closed	No
Rate	Exhibit A - Rates	Withdrawn	No

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TOI: H071 Individual Health - Specified Disease - Sub-TOI: H071.002A Dread Disease - Cancer Only
Limited Benefit
Product Name: Colonial Cancer Advantage
Project Name/Number: Colonial Cancer Advantage/

Amendment Letter

Amendment Date:
Submitted Date: 10/01/2008

Comments:

Dear Rosalind:

Thank you for your continued consideration of this rate increase filing. The Company has agreed with 45% Rate Increase to be implemented over a two year period, as you indicated in your note dated 09-30-2008.

Please note that a Revised Rate Sheet reflecting 25% in 2008 and 20% in 2009 has been uploaded.

Sincerely,

Velvet Giron

Changed Items:

Rate/Rule Schedule Item Changes:

Document Name:	Affected Form Numbers: (Comma Separated list)	Rate Action:	Rate Action Information:	Attach Document:
Exhibit A - Rates	Base:CAPNA-CH, CAPNA-CL, CAPNA-H-AR, CAPNA-L-AR Rider:ICP-AR	New		AR Revised Rate Sheet 25% 2008.pdf
AR Revised Rate Sheet 20% 2009.pdf	AR Revised Rate Sheet 25% 2008.pdf AR Revised Rate Sheet 20% 2009.pdf			

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Note To Filer

Created By:

Rosalind Minor on 09/30/2008 02:11 PM

Subject:

Request for a 45% rate increase.

Comments:

Based on the impact that a 45% rate increase would have on the insureds, we will consider your request to be implemented over a two year period. If accepted, you may implement a 25% now and a 20% increase after a twelve month period.

Please advise if you wish to accept this alternative.

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Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	25.000%
Effective Date of Last Rate Revision:	10/01/2007
Filing Method of Last Filing:	SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Central United Life Insurance Company	45.000%	45.000%	\$160,326	165	\$356,280	45.000%	45.000%